

## REMARKS

This application has been reviewed in light of the Office Action dated September 18, 2007. Claims 1-49 are presented for examination, of which Claims 1, 46, and 48 are in independent form. Claims 1, 32, and 48 are amended to more clearly define certain claimed features of the present invention. Favorable reconsideration is respectfully requested.

Claim 32 stands rejected under 35 U.S.C. § 112, second paragraph. Specifically, the Office Action considers the recitation of “said system” as without antecedent basis. Applicant has amended claim 32 and respectfully requests reconsideration and withdrawal of this rejection.

Claims 1, 2, 9, 12-16, 22, 24, 25, 30, 31, 33-37, 39, 40, 46, and 48 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent Publication No. 2002/00123949 (VanLeeuwen) in view of U.S. Patent No. 6,985,867 (Pryor et al.). The remaining claims stand rejected under 35 U.S.C. § 103(a) as being unpatentable over VanLeeuwen in view of Pryor as applied to Claim 1, and in further view of various secondary citations, as set forth by the Office Action. Without conceding the propriety of these rejections, Applicant has amended independent Claims 1 and 48 to distinguish the present invention over the references cited by the Office Action, and submit that independent Claims 1, 46, and 48, as well as the claims dependent thereon, are patentably distinct from the cited references for at least the following reasons.

As amended, Claim 1 recites, *inter alia*, acquiring user income, wherein the user income is acquired via at least one transfer. Support for this feature may be found at, for example, paragraph [0062] of the specification.

According to the Office Action, the VanLeeuwen patent discloses the acquiring of user income at paragraphs [0086-87]. However, nothing in these paragraphs teaches or suggests that the user income is acquired via at least one transfer. In fact, VanLeeuwen merely teaches a method for analyzing a user's finances and providing a plan for debt reduction; any "acquiring" of user income which may occur in the VanLeeuwen method is simply the entry of a numerical value. The reference does not disclose or contemplate actually acquiring user income by a transfer, a feature disclosed in the present invention and recited by Claim 1. The remaining citations to Pryor and other secondary sources also fail to teach or suggest the acquiring of user income by at least one transfer. Therefore, Applicant submits that Claim 1 is patentable.

As amended, Claim 48 contains features similar to those recited by Claim 1. More specifically, Claim 48 recites the acquiring of user income via at least one transfer, a feature discussed above in connection with Claim 1. Therefore, Applicant submits that Claim 48 is also patentable.

Claim 46 recites that one step in a method for facilitating savings is approving a transfer of user income, based upon a payment hierarchy, to at least one of user savings account and user debts. The Office Action considers the Pryor patent to teach allocating income to an increased savings account based on a hierarchy. Although the

Office Action does not disclose the passages of the patent relevant to this feature, Applicant has reviewed the Pryor patent in its entirety. Pryor is directed towards the computer simulation of a micro-transactional economy. While the reference may disclose a transfer or allocation of income (col. 5, lines 1-43), this reference neither teaches nor suggests approving the transfer of income based upon a payment hierarchy, i.e., Pryor cannot be read to teach the approval of any of the transfers or allocations contemplated by the reference. VanLeeuwen also fails to teach this feature, as admitted by the Office Action at page 3. Accordingly, Applicant submits that Claim 46 is patentable over VanLeeuwen and Pryor.

The remaining rejected claims in this application depend from Claim 1, Claim 46, or Claim 48, and are thus submitted to be patentable for at least the same reasons. Because each dependent claim also is deemed to define an additional aspect of the invention, individual reconsideration of the patentability of each claim on its own merits is respectfully requested.

In view of the foregoing amendments and remarks, Applicant respectfully requests favorable reconsideration and passage to issue of the present application.

Applicant's undersigned attorney may be reached in our Washington, D.C.  
Office by telephone at (202) 530-1010. All correspondence should continue to be directed  
to our address listed below.

Respectfully submitted,

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